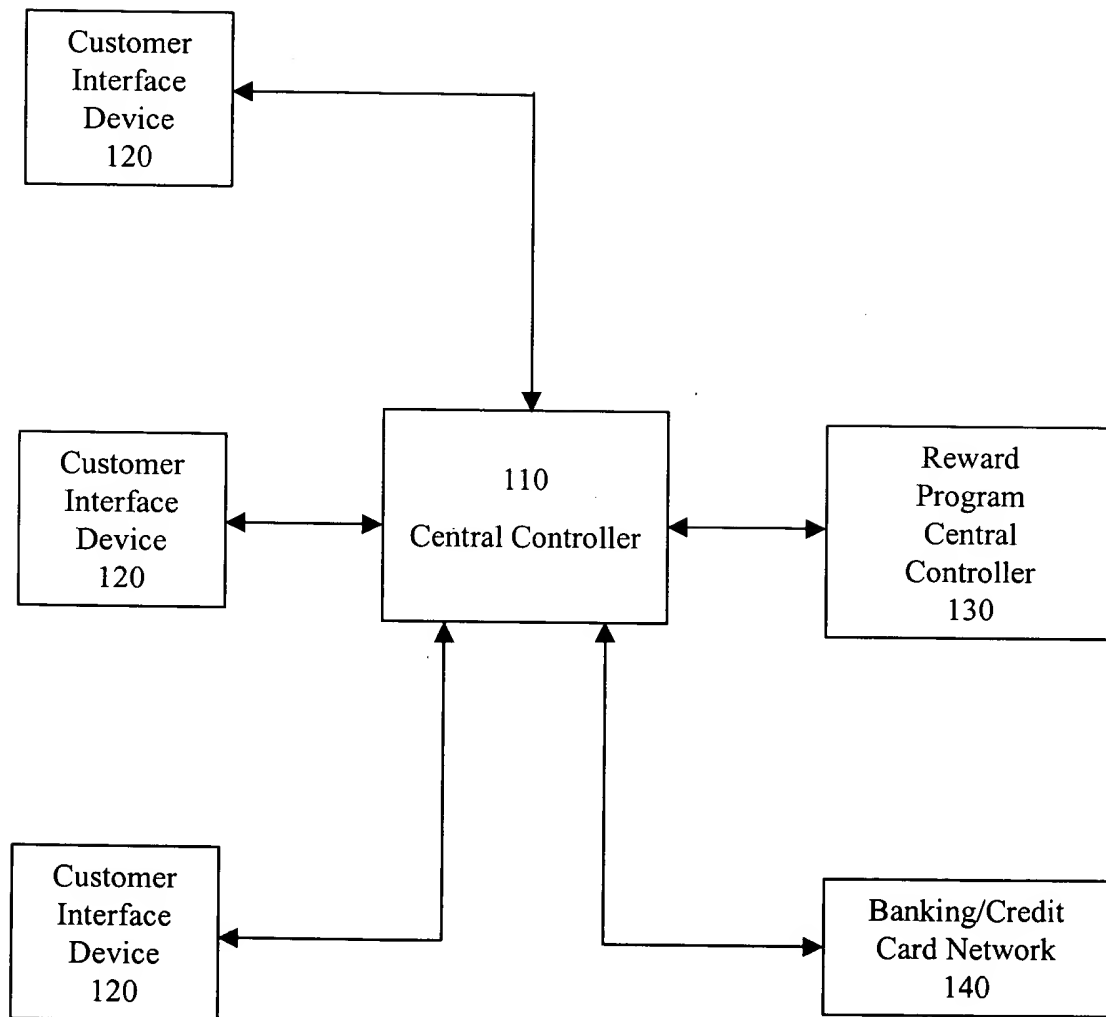


Fig. 1



004220" 6E442960

Fig. 2

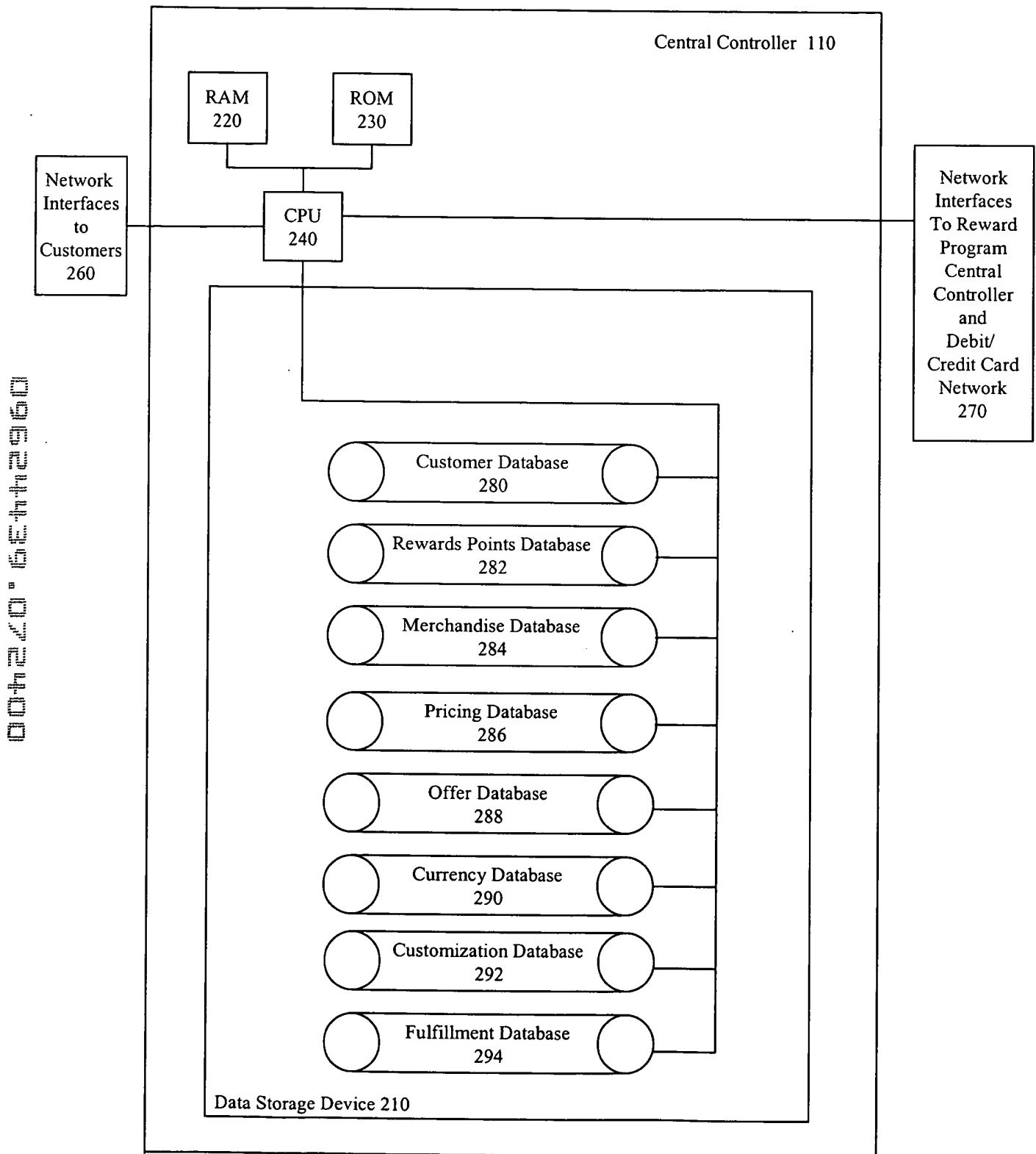


Fig. 3

Customer Database 280

310	320	330	340	350	360	370
Customer ID	Customer Password	Customer Name and Address	Registration Date	Personal Identifier	Credit Card No. (Exp'n Date)	Debit Card No. (Bank)
123456	7890	John Smith 123 Park Avenue NY, NY 12345 jsmith@msn.com	6/1/98	Mother's Maiden Name = Doe	1234 5678 9012 3456 (12/00)	123-456-789 (1 st Nat'l)
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.	

Fig. 4

Reward Points Database 282

410	420	430	440	450
Customer ID	Customer Name	Current Reward Points Balance	Additional Non-Provider Reward Points	Reward Points Available for Purchase
123456	John Smith	25,000	5,000	25,000
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Fig. 5

Merchandise Database 284

510 Item Code	520 Description	530 Available Units
0001	Sporting Event Ticket	10 Tickets
0002	Fine French Wine	2 bottles
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.	.	.
.	.	.

Fig. 6

Pricing Database 286

610 Item Code	620 Description	630 Cost to Provider	640 Popularity of Item	650 Period of usage	660 Type of Auction	670 Auction Pricing Discount Factor	680 Minimum Opening Bid	690 Bid Increment
0001	Sporting Event Ticket	\$125.00	high	moderate	normal	60%	5,000 pts \$75	1,000pts \$15
0001	Sporting Event Ticket	\$125.00	high	peak	peak usage	33%	2,750 pts \$40	500 pts \$7.50
0002	Fine French Wine	\$500.00	moderate	moderate	luxury	75%	25,000 pts \$375	5,000 pts \$75
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Fig. 7A

Offer Database 288

710	720	730	740	750	760	770	780	790
Customer ID	Offer No.	Item Code	Minimum Opening Bid	Bid Increment	Opening Bid Date	Auction Cutoff Date	Customer Opening Bid	Customer Latest Bid
123456	234567	0001	5,000	100	7/1/00	7/10/00	5,000	6,000
345678	456789	0002	25,000	500	8/1/00	8/30/00	25,500	30,500
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Fig. 7B

Offer Database 288

Highest Bid	Offer No.	Customer ID
6000	234567	123456
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.	.	.

Fig. 8

Currency Database 290

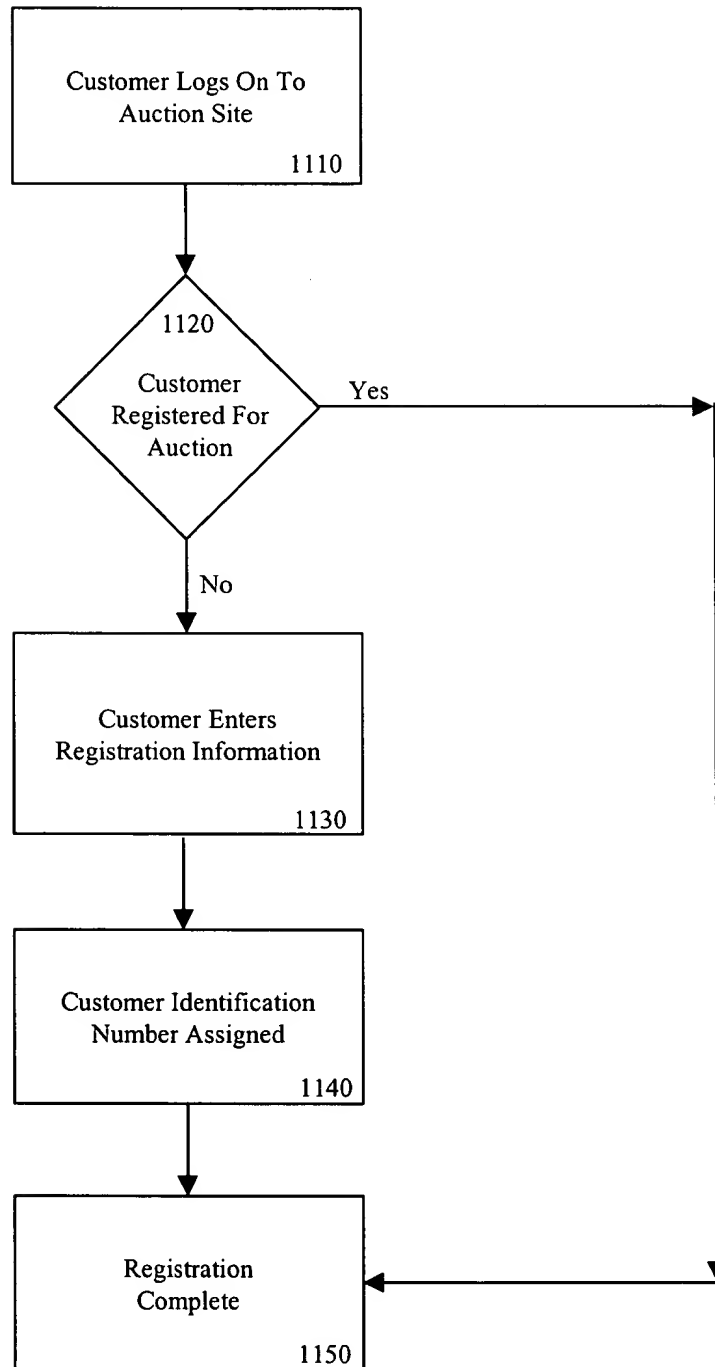
810	820	830	840	850	860
Customer ID	Current Reward Points Balance	Reward Points Available For Purchase	Cost to Purchase Reward Points (USD)	Costs to Purchase Reward Points (Francs)	Cost to Purchase Reward Points (Euro)
123456	25,000	25,000	.01/pt = 250	.06/pt = 1500	.01/pt = 250
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Fig. 9

Customization Database 292

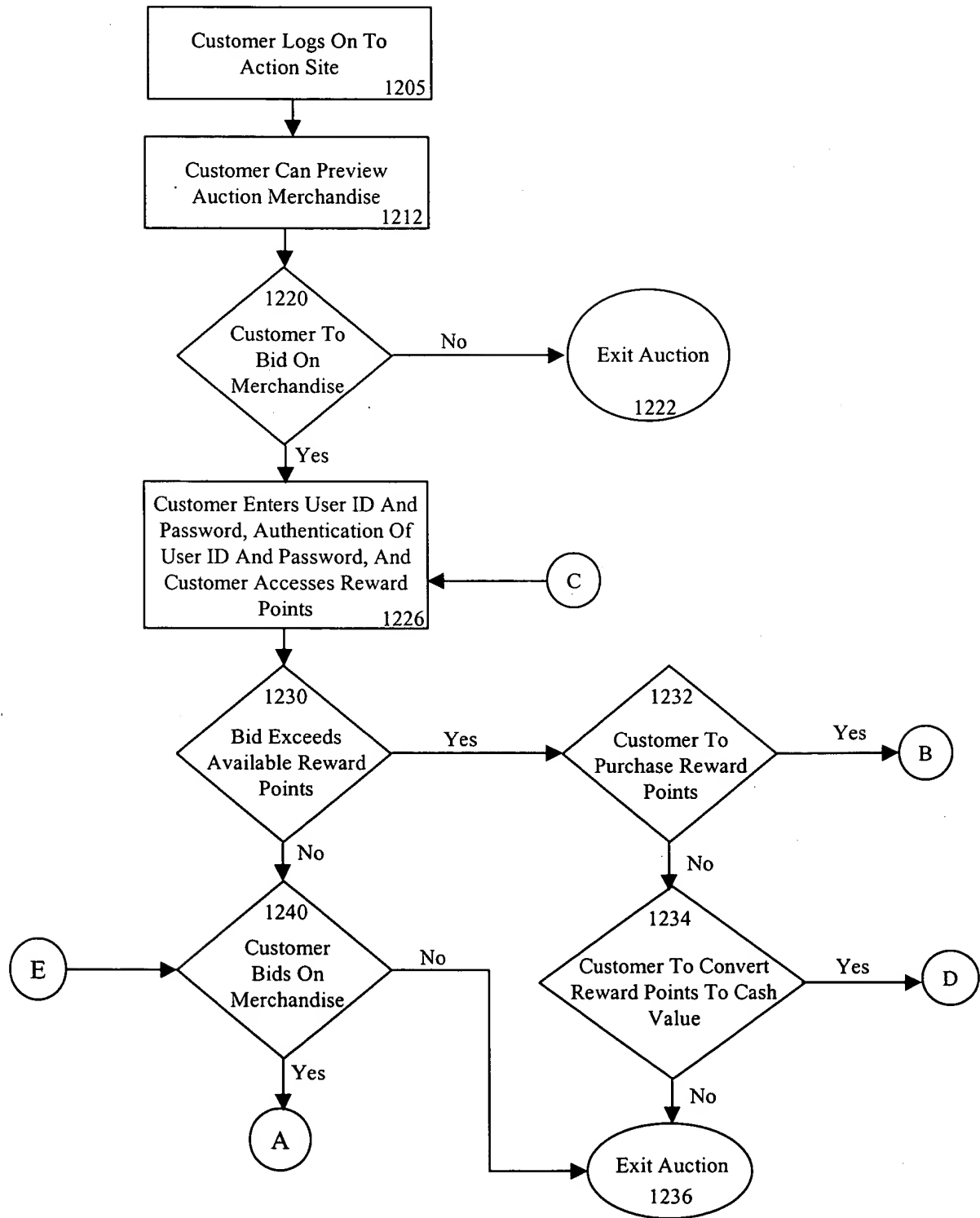
910	920	930	940	950
Customer ID	Geographic Code	Customer Profession	Customer Interests	Previous Reward Redemptions
123456	New York City Metropolitan Area	Teacher	Sporting Events	Baseball Tickets
345678	Washington, D.C. Metropolitan Area	Lawyer	Food and Wine	Fine Wine
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Fig. 11



004240" 6E442960

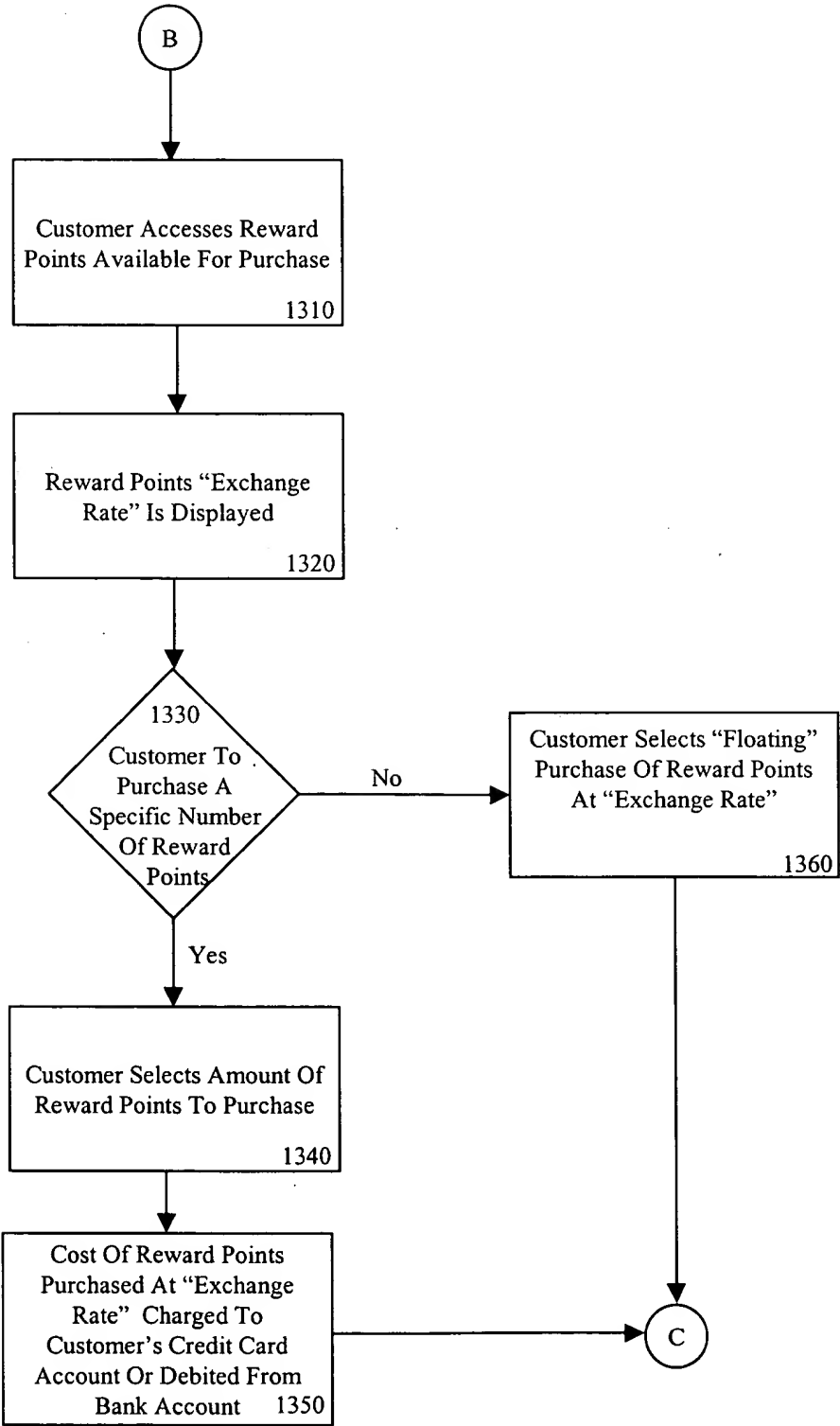
Fig. 12A



004220" 6E42960



Fig. 13A



00420" 6E42960

004220" 6E442960

Fig. 13B

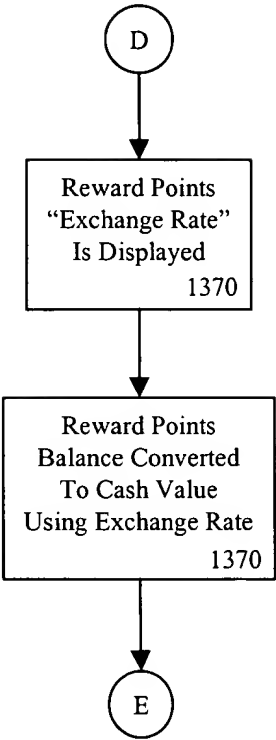
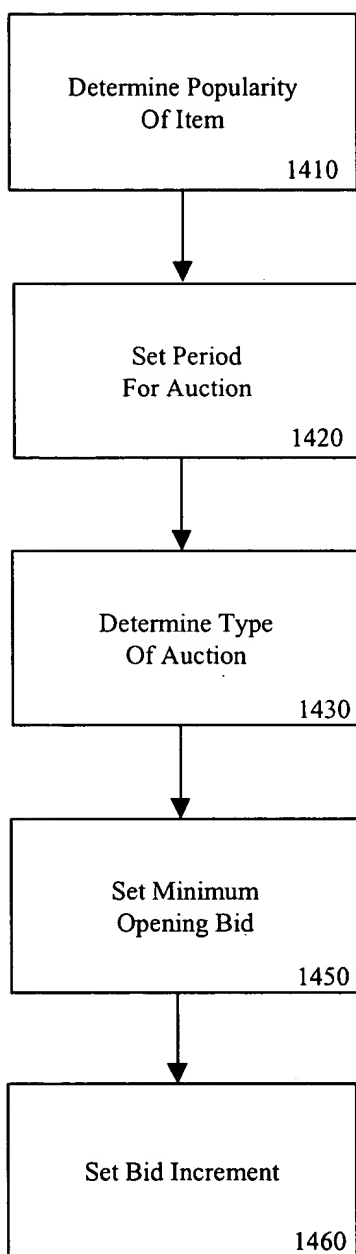


Fig. 14



004220" 6E442960